

FIGURE 1

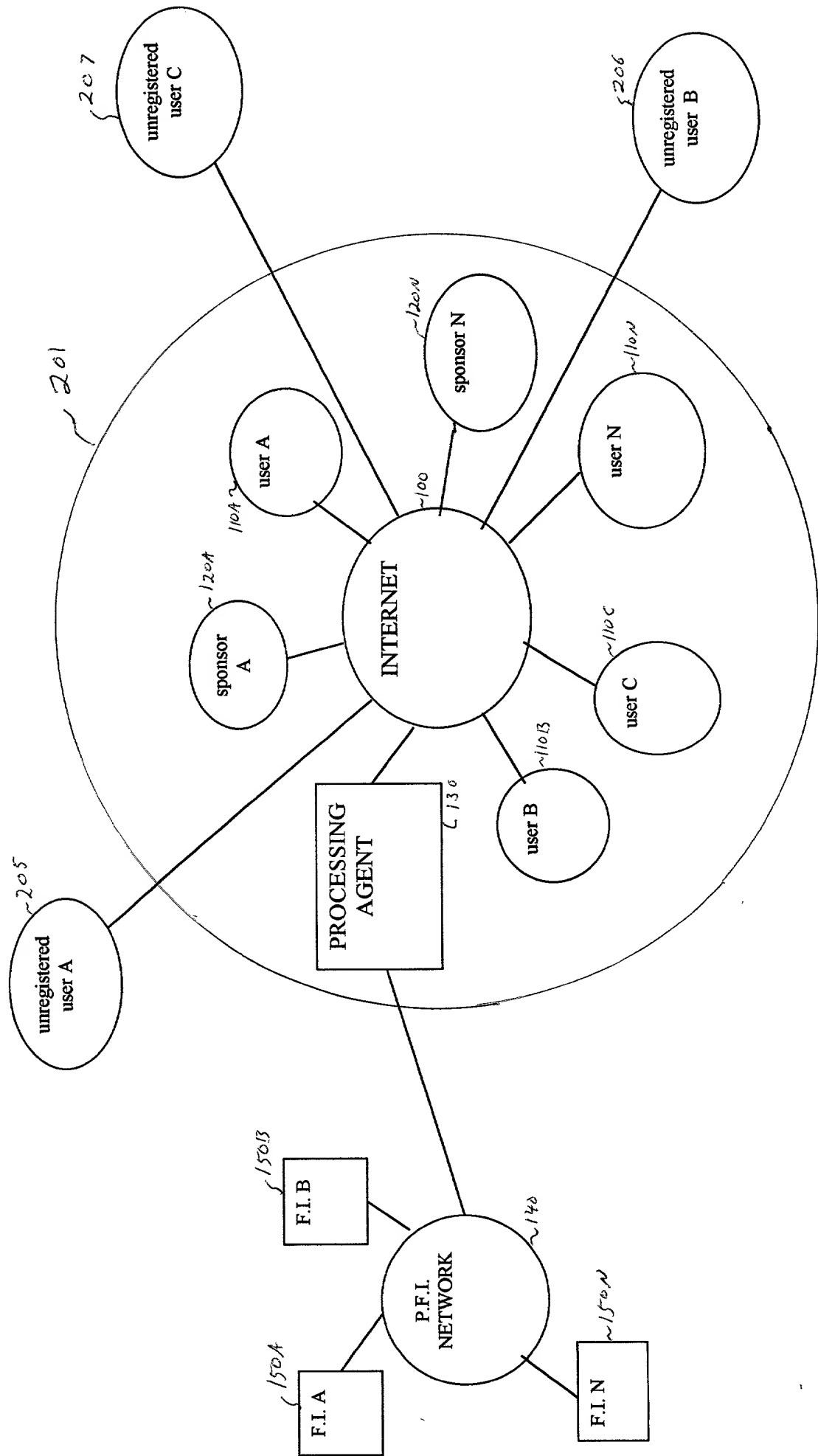


FIGURE 2A

2025 RELEASE UNDER E.O. 14176

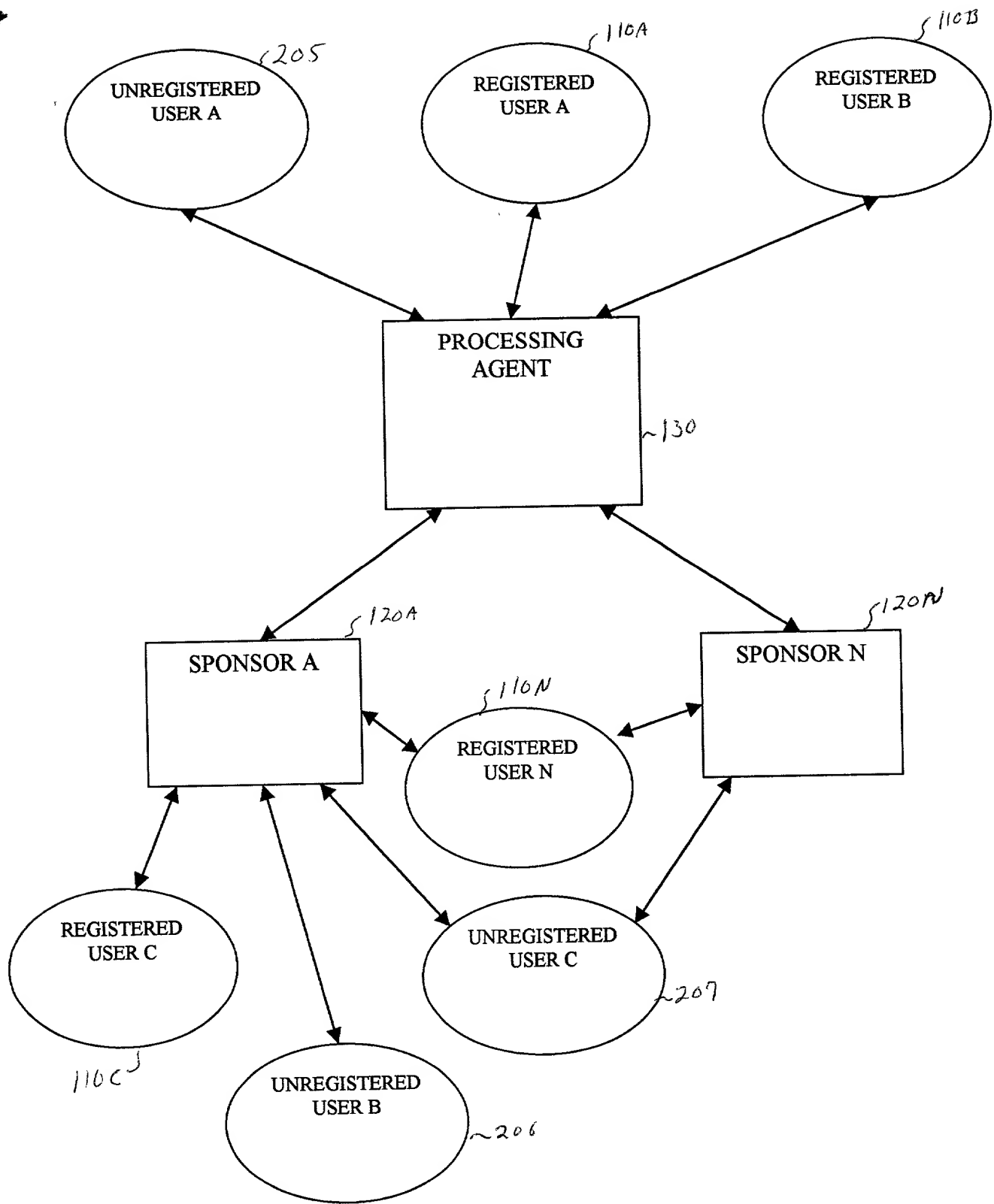


FIGURE 2B

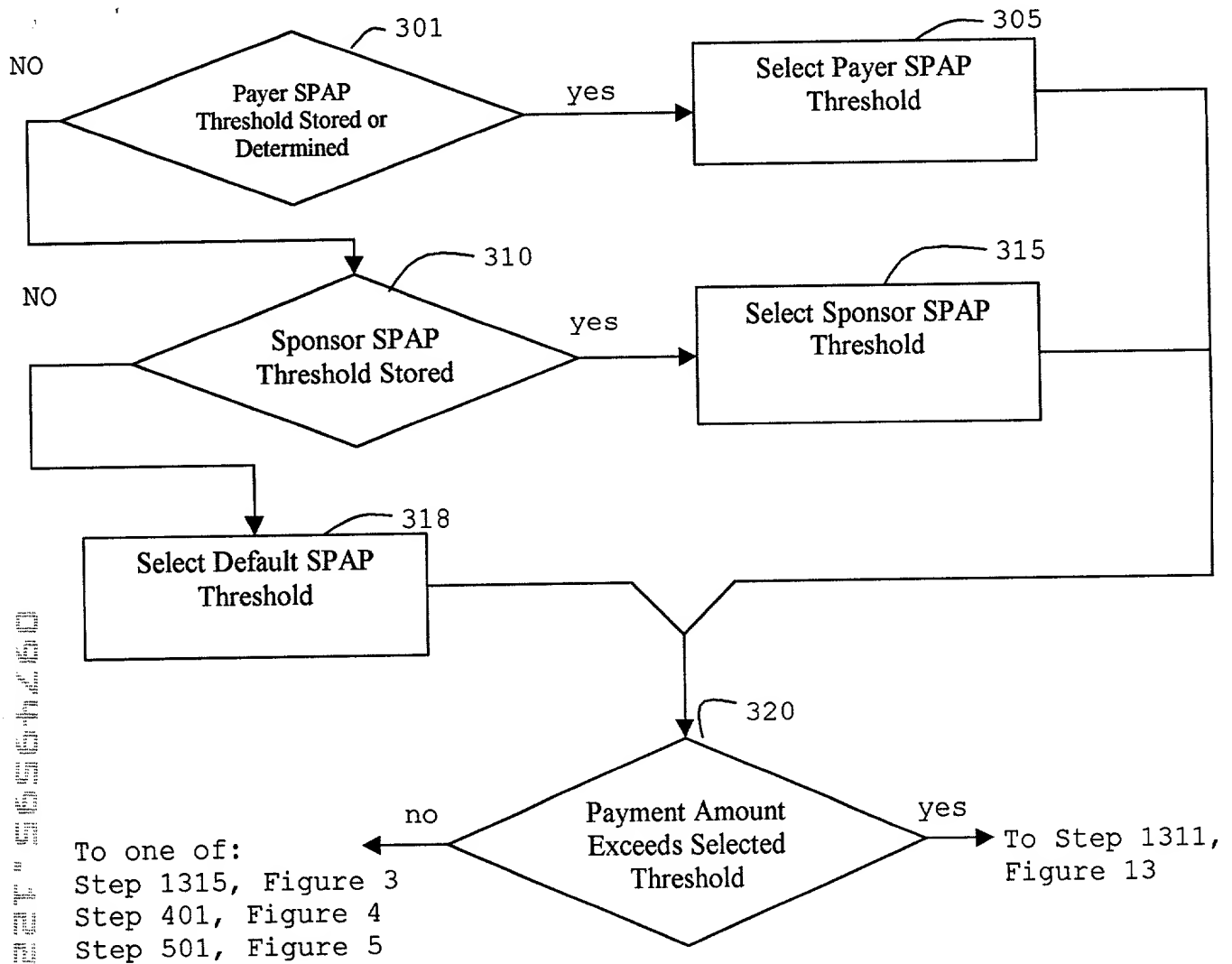


Figure 3

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graph TD
    401{Payer APAP Threshold(s) and/or Period(s) Stored or Determined}
    405[Select Payer APAP Threshold(s) and/or Period(s)]
    410{Sponsor APAP Threshold(s) and/or Period(s) Stored}
    415[Select Sponsor APAP Threshold(s) and/or Period(s)]
    418[Select Default APAP Threshold(s) and/or Period(s)]
    420[Determine First Period Aggregate Value]
    425{Aggregate Value Exceeds First APAP Threshold}
    430[Determine Second Period Aggregate Value]
    435{Aggregate Value Exceeds Second APAP Threshold}

    401 -- yes --> 405
    401 -- NO --> 410
    405 --> 420
    410 -- yes --> 415
    410 -- NO --> 418
    415 --> 420
    418 --> 420
    420 --> 425
    425 -- yes --> 1311[To Step 1311, Figure 13]
    425 -- no --> 430
    430 --> 435
    435 -- yes --> 1311
    435 -- no --> 1315[To one of:  
Step 1315, Figure 3  
Step 301, Figure 3  
Step 501, Figure 5]

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Figure 4

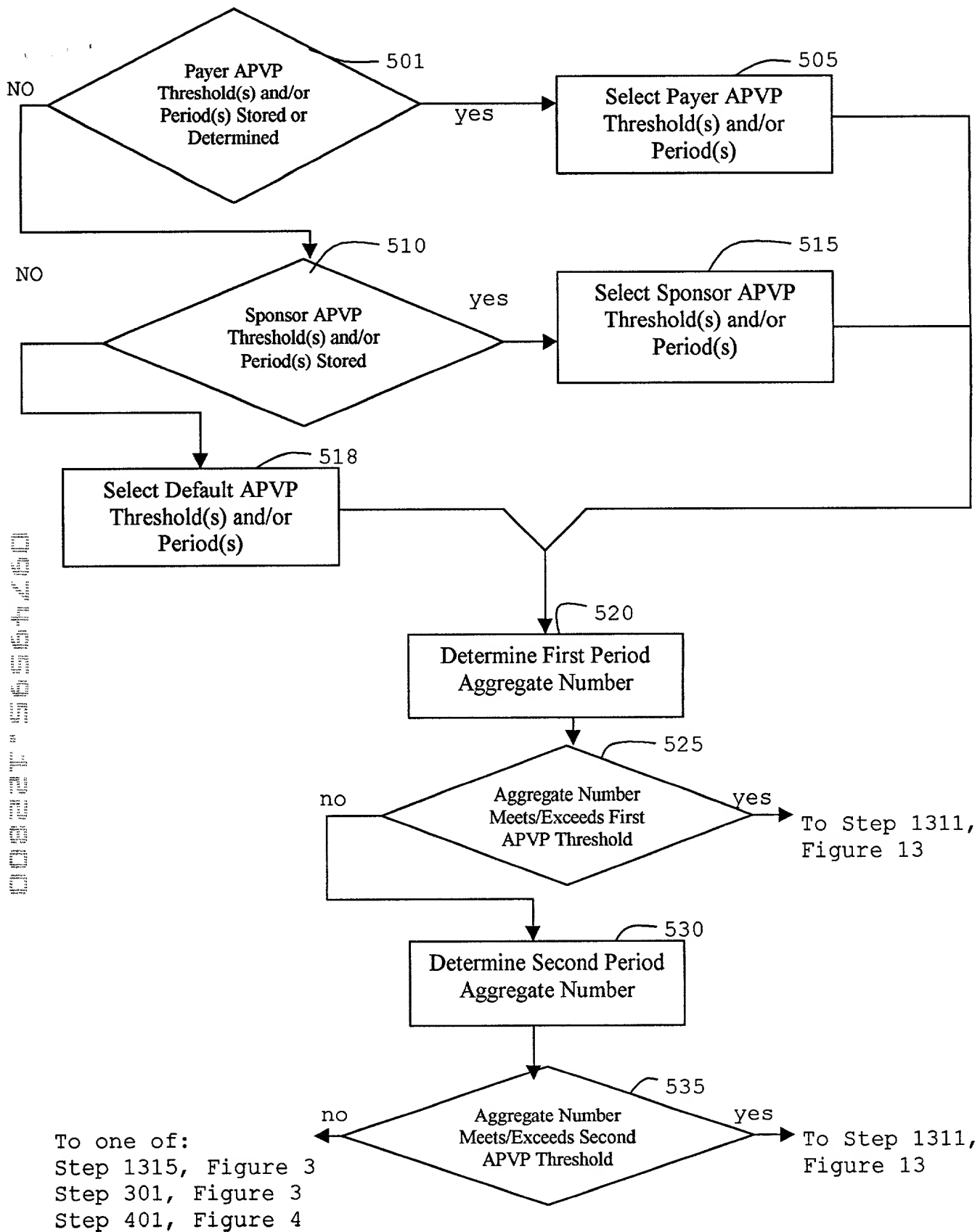


Figure 5

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graph TD
    600(( )) --> 601{Payer SPAP hold-period Threshold(s) Stored or Determined}
    601 -- yes --> 605[Determine Payer SPAP Window In Which Payment Amount Falls]
    601 -- NO --> 610{Sponsor SPAP hold-period Threshold(s) Stored}
    610 -- yes --> 615[Determine Sponsor SPAP Window In Which Payment Amount Falls]
    610 -- NO --> 618[Determine Default SPAP Window In Which Payment Amount Falls]
    605 --> 620
    615 --> 620
    618 --> 620
    620 --> 625[Select Hold-Period Corresponding To Determined Window]

```

Figure 6

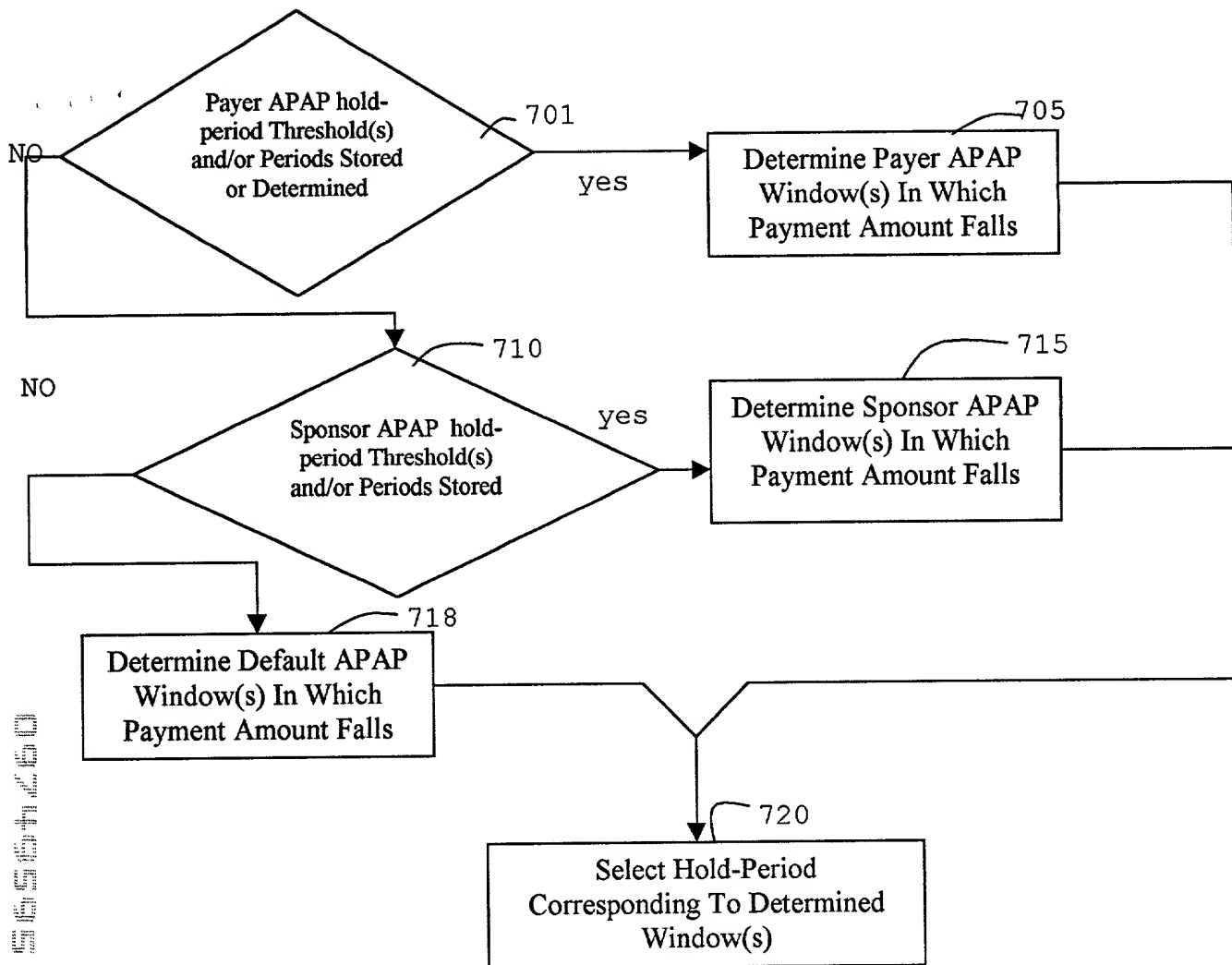


Figure 7

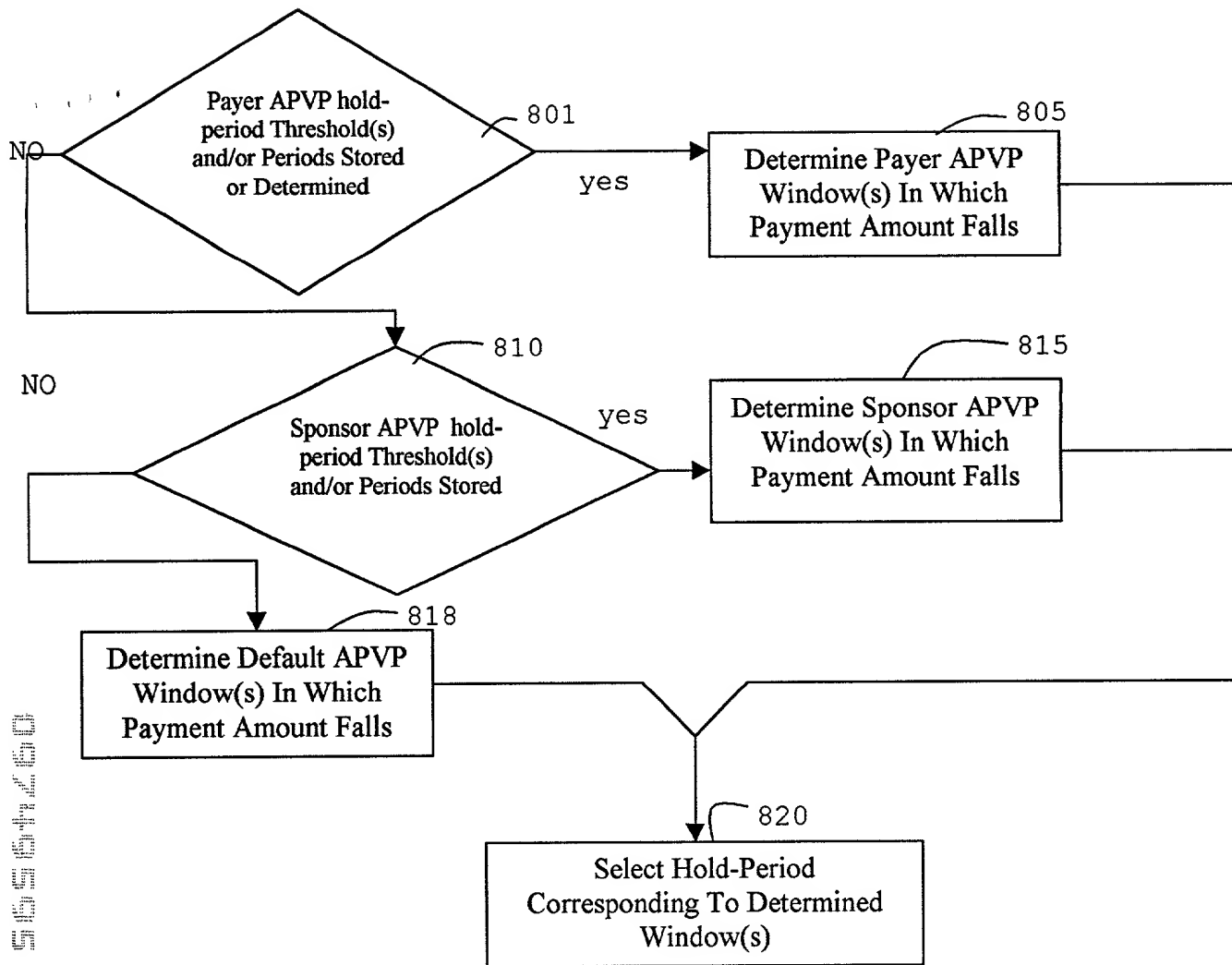


Figure 8

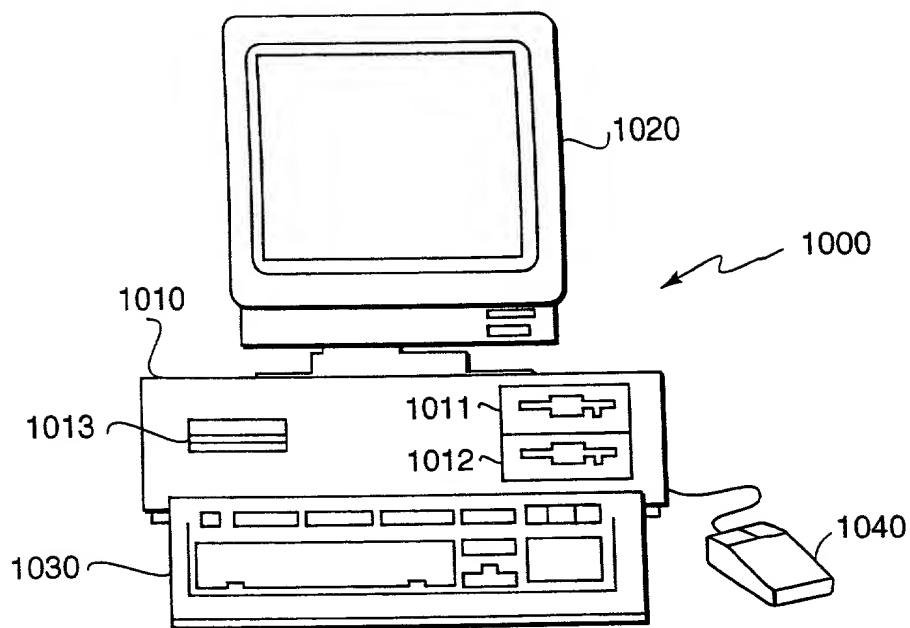


FIG. 9

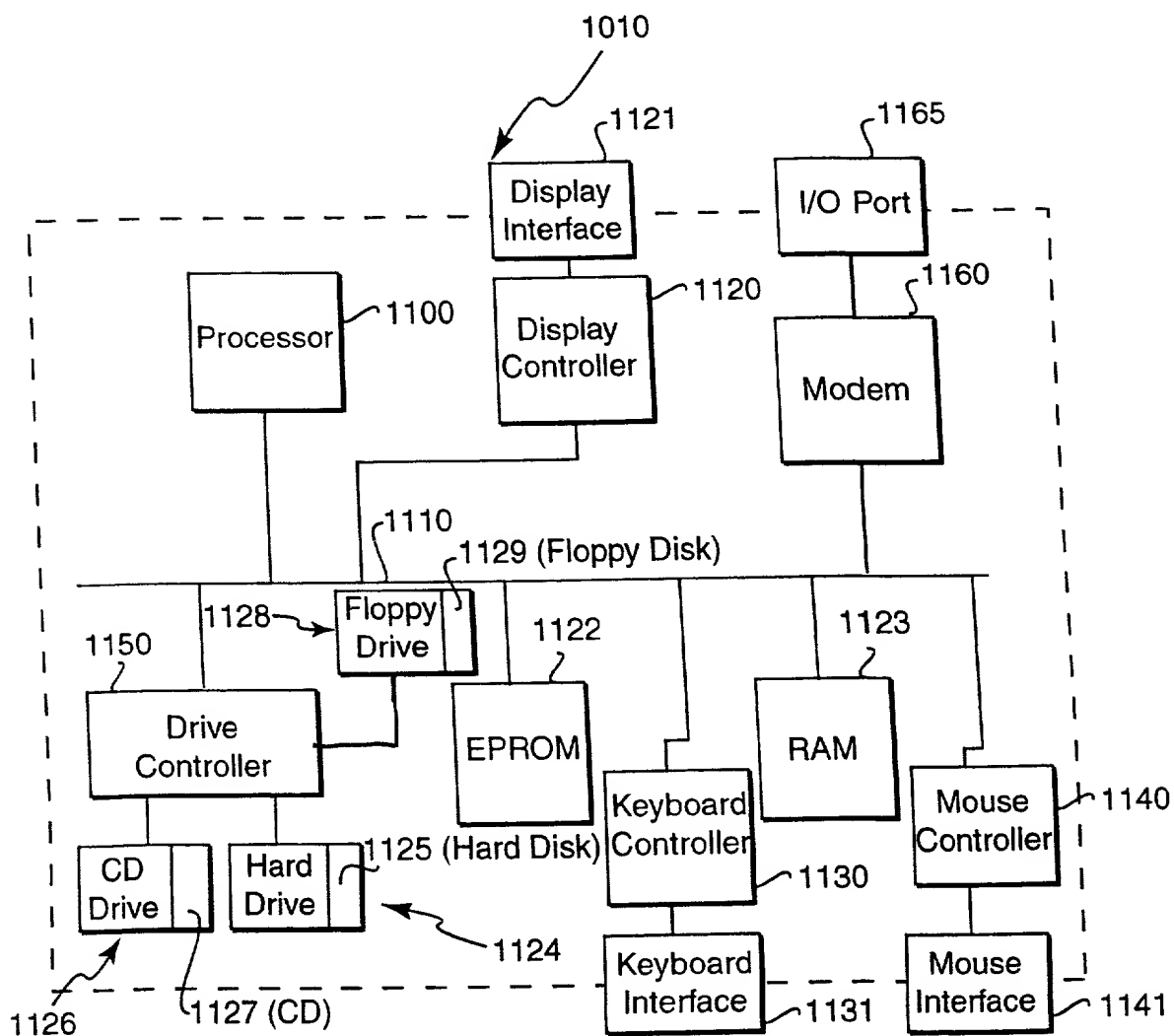


FIGURE 10

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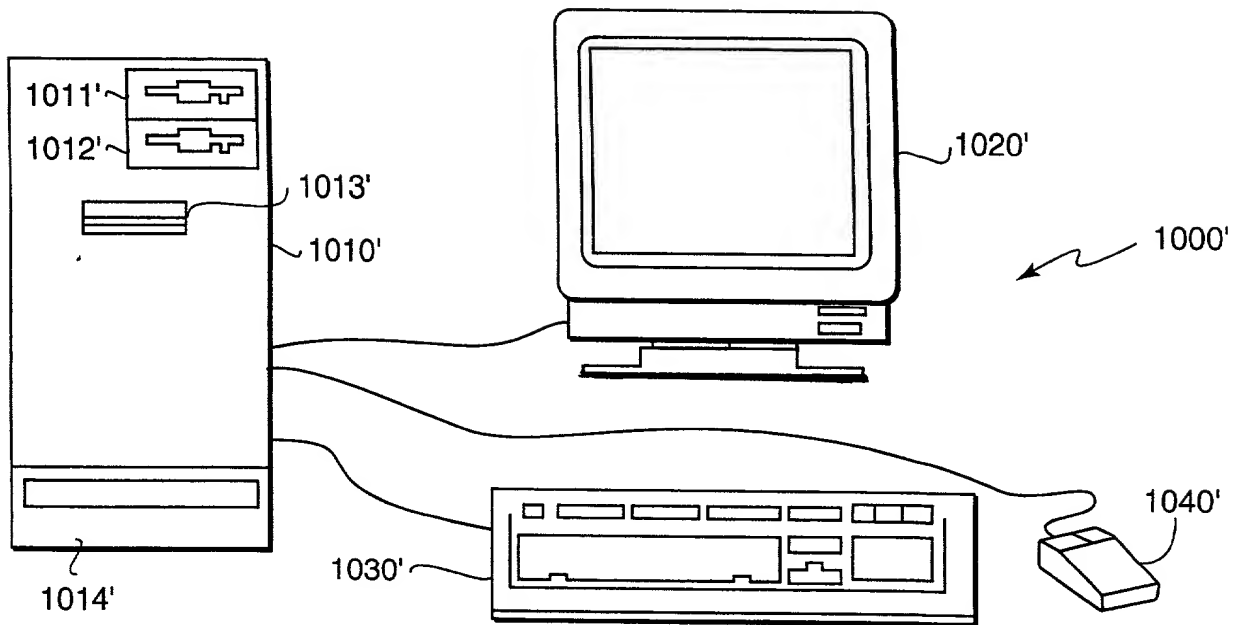


FIG. 11A

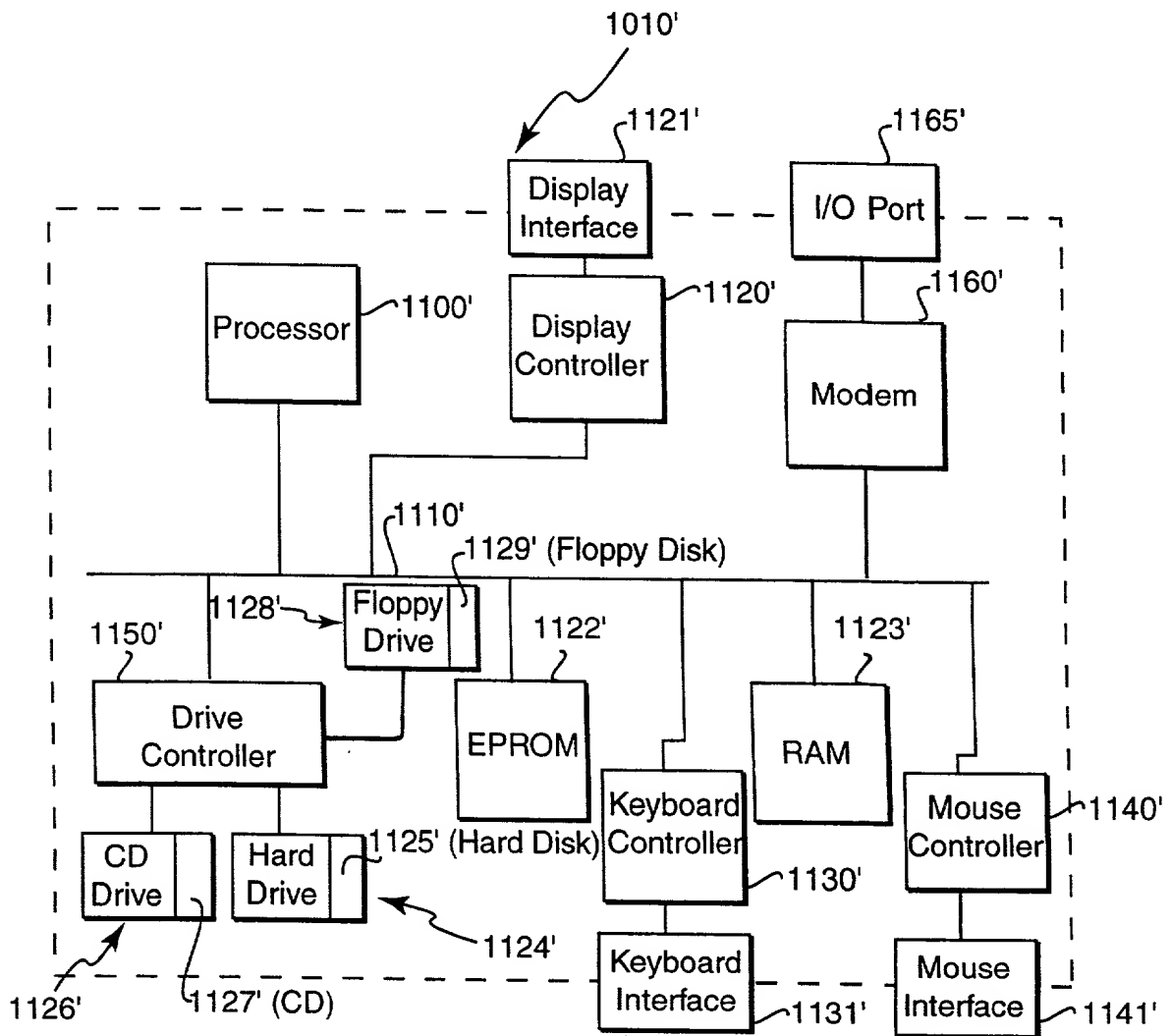


FIGURE 11B

The diagram illustrates a transaction process involving several entities and their interactions:

- Entities:**
 - 110B USER B:** Located at the top left.
 - 110A USER A:** Located at the top right.
 - PROCESSING AGENT:** Located in the center.
 - 150B F.I. B:** Financial Institution B, located at the bottom left.
 - 150D F.I. D:** Financial Institution D, located at the bottom center.
 - 150A F.I. A:** Financial Institution A, located at the bottom right.
- Interactions:**
 - 1205:** A solid arrow points from **110B USER B** to **PROCESSING AGENT**.
 - 1208B:** A solid arrow points from **PROCESSING AGENT** to **110B USER B**.
 - 1299A:** A solid arrow points from **PROCESSING AGENT** to **110B USER B**.
 - 1299B:** A solid arrow points from **PROCESSING AGENT** to **110B USER B**.
 - 1208A (optional):** A solid arrow points from **PROCESSING AGENT** to **110A USER A**.
 - 1210:** A solid arrow points from **PROCESSING AGENT** to **150B F.I. B**.
 - 1220:** A solid arrow points from **PROCESSING AGENT** to **150D F.I. D**.
 - 130:** A solid arrow points from **PROCESSING AGENT** to **150D F.I. D**.
 - (funds):** A dashed arrow points from **150B F.I. B** to **150D F.I. D**.
 - (funds):** A dashed arrow points from **150D F.I. D** to **150A F.I. A**.

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graph TD
    1301[Provide Payment Directive To Processing Agent] --> 1305[Store Payment Directive]
    1305 --> 1310{Directive Accepted for Execution}
    1310 -- NO --> 1311[Inform User Payment Directive Not Accepted for Execution]
    1310 -- YES --> 1315[Inform User Payment Directive Accepted for Execution]
    1315 --> 1316[Initiate Debit From Payer's Account]
    1316 --> 1320[Make Payment to Payee]
    1320 --> 1325[Notify Payee of Payment (Optional)]
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FIGURE 13

1402	1403	1404	1405	1406	1407	1408	1409
Registered User	unique identifier(s)	password(s)	account(s)	financial institution(s)	payment information	SPAP Criteria	Sponsor Relationships
John Doe	akj49 494dkrtl	dog223 sunshine	34593-2	2 nd National	Yes	Yes	Yes
Jane Smith	kfl1	kdjkd	45993-34-A	1 st National	Yes	Yes	Yes
Donna Rice	library43	history1664	45562686	Corner Thrift	Yes	Yes	No
Chris Allen	56pking	audubon	89568-8689 784-ba-799	1 st National Main S&L	Yes	No	Yes

1401

FIGURE 14

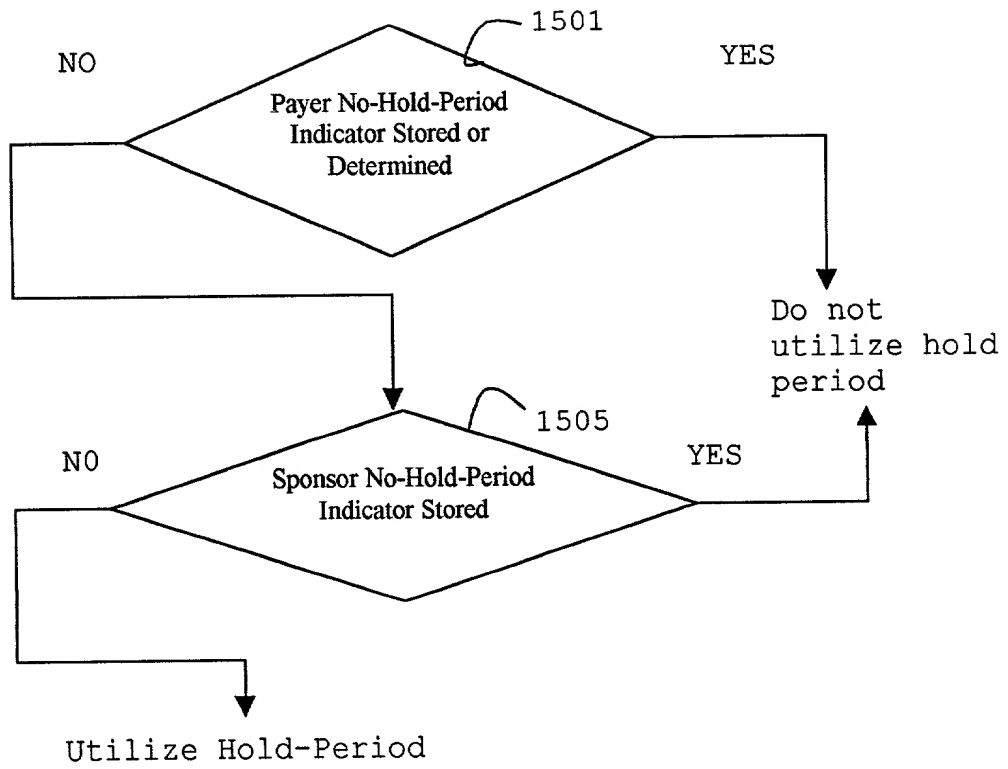


FIGURE 15